

Information to identify the case:

Debtor 1	Diane E. Liberatore	Social Security number or ITIN xxx-xx-2337
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		EIN _____
Case number: 18-20241-JAD		Date case filed in chapter 13 1/23/18
		Date case converted to chapter 7 8/14/18

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Diane E. Liberatore	
2. All other names used in the last 8 years		
3. Address	545 11th Avenue New Brighton, PA 15066	
4. Debtor's attorney Name and address	Amy L. Zema Law Office of Amy L. Zema 2366 Golden Mile Highway #155 Pittsburgh, PA 15239	Contact phone 412-744-4450 Email: amy@zemalawoffice.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone 412-644-2700 Date: 8/14/18
7. Meeting of creditors	September 14, 2018 at 10:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Beaver County Court House, Commissioners Public Mtg Rm, 1st Floor, 810 Third Street, Beaver, PA 15009
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/13/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/23/18
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/23/18
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Diane E. Liberatore
Debtor

Case No. 18-20241-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
Form ID: 309BPage 1 of 2
Total Noticed: 53

Date Rcvd: Aug 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2018.

db +Diane E. Liberatore, 545 11th Avenue, New Brighton, PA 15066-1442
aty +Brett A. Solomon, Tucker Arensberg, P.C., 1500 One PPG Place,, Pittsburgh, PA 15222-5413
aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1945
aty Leon P. Haller, Purcell, Krug & Haller, 1719 North Front Street,
Harrisburg, PA 17102-2392
cr +HSBC BANK USA N.A., 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire,
Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14765314 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026
14762732 +First National Credit, 500 E. 60th St. N, Sioux Falls, SD 57104-0478
14886563 +HSBC Bank USA, N.A. Trustee, c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14770560 +HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14762736 +Leon P. Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305
14762740 Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14762741 +RBS Citizens NA, 1000 Lafayette Blvd., Bridgeport, CT 06604-4725
14762742 Specialized Loan Servicing, PO Box 66005, Littleton, CO 80163
14762747 +US Department of Education, National Payment Center, PO Box 105028,
Atlanta, GA 30348-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: amy@zemalawoffice.com Aug 15 2018 02:43:02 Amy L. Zema,
Law Office of Amy L. Zema, 2366 Golden Mile Highway, #155, Pittsburgh, PA 15239
tr +EDI: BEEBONONI.COM Aug 15 2018 06:23:00 Eric E. Bononi, 20 North Pennsylvania Avenue,
Greensburg, PA 15601-2337
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2018 02:43:12 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 15 2018 02:43:18
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
Pittsburgh, PA 15222-3721
14796719 +EDI: CINGMIDLAND.COM Aug 15 2018 06:23:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14765715 EDI: GMACFS.COM Aug 15 2018 06:23:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
14762728 +EDI: GMACFS.COM Aug 15 2018 06:23:00 Ally Financial, PO Box 380901,
Minneapolis, MN 55438-0901
14762729 +EDI: WFNNB.COM Aug 15 2018 06:23:00 Comenity Bank/Venus Credit, PO box 182789,
Columbus, OH 43218-2789
14762730 +E-mail/Text: abovay@creditmanagementcompany.com Aug 15 2018 02:43:24 Credit Management Co.,
2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14798803 EDI: DIRECTV.COM Aug 15 2018 06:23:00 Directv, LLC, by American InfoSource LP as agent,
PO Box 5008, Carol Stream, IL 60197-5008
14798704 +E-mail/Text: kburkley@bernsteinlaw.com Aug 15 2018 02:43:33 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1945
14762731 +E-mail/Text: bknotice@ercbpo.com Aug 15 2018 02:43:20 Enhanced Recovery Corp.,
PO Boc 57547, Jacksonville, FL 32241-7547
14762733 +EDI: CITICORP.COM Aug 15 2018 06:23:00 Home Depot/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
14762734 +E-mail/Text: bankruptcy@huntington.com Aug 15 2018 02:43:16 Huntington National Bank,
PO Box 182387, Columbus, OH 43218-2387
14762735 EDI: JEFFERSONCAP.COM Aug 15 2018 06:23:00 Jefferson Capital Systems, 16 McLeland Road,
Saint Cloud, MN 56303
14792209 EDI: JEFFERSONCAP.COM Aug 15 2018 06:23:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
14767773 +EDI: MID8.COM Aug 15 2018 06:23:00 MIDLAND FUNDING LLC, PO BOX 2011,
Warren MI 48090-2011
14762737 +EDI: MID8.COM Aug 15 2018 06:23:00 Midland Funding, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
14762738 +EDI: NHCLLC.COM Aug 15 2018 06:23:00 National Hospital Collection, PO Box 699,
Morgantown, WV 26507-0699
14762739 +E-mail/Text: blegal@phfa.org Aug 15 2018 02:43:20 PA Housing Finance Agency,
211 N. Front Street, Harrisburg, PA 17101-1406
14779121 EDI: PRA.COM Aug 15 2018 06:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14763197 +EDI: PRA.COM Aug 15 2018 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

District/off: 0315-2

User: bsil
Form ID: 309B

Page 2 of 2
Total Noticed: 53

Date Rcvd: Aug 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14804535 +E-mail/Text: blegal@phfa.org Aug 15 2018 02:43:20 Pennsylvania Housing Finance Agency,
211 North Front Street, Harrisburg, PA 17101-1406
14798931 EDI: Q3G.COM Aug 15 2018 06:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
14762743 +EDI: RMSC.COM Aug 15 2018 06:23:00 SYNCB/ TJX, PO Box 965015, Orlando, FL 32896-5015
14762744 +EDI: RMSC.COM Aug 15 2018 06:23:00 SYNCB/JC Penneys, PO Box 965036,
Orlando, FL 32896-5036
14762745 +EDI: RMSC.COM Aug 15 2018 06:23:00 SYNCB/Walmart DC, PO Box 965024,
Orlando, FL 32896-5024
14804581 +E-mail/Text: bncmail@w-legal.com Aug 15 2018 02:43:23 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14762746 +EDI: WTRRNBANK.COM Aug 15 2018 06:23:00 TD Bank USA/Target, PO Box 673,
Minneapolis, MN 55440-0673
14764642 +E-mail/Text: bankruptcy@huntington.com Aug 15 2018 02:43:17 The Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424
14877928 EDI: ECMC.COM Aug 15 2018 06:23:00 US Department of Education, PO Box 16448,
St. Paul, MN 55116-0448
14762748 +EDI: VERIZONCOMB.COM Aug 15 2018 06:23:00 Verizon, 500 Technology Dr., Ste. 300,
412372157, MO 63304-2225
14797438 EDI: AIS.COM Aug 15 2018 06:23:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
14762749 +EDI: VERIZONCOMB.COM Aug 15 2018 06:23:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055
14791643 EDI: WFFC.COM Aug 15 2018 06:23:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
P.O. Box 19657, Irvine, CA 92623-9657
14762750 +EDI: WFFC.COM Aug 15 2018 06:23:00 Wells Fargo Dealer Services, PO Box 1697,
Winterville, NC 28590-1697

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture
cr* Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

Amy L. Zema on behalf of Debtor Diane E. Liberatore amy@zemalawoffice.com
Brett A. Solomon on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com/cabbott@tuckerlaw.com/dparanay@tuckerlaw.com
Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture Trustee, for the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2 bkgroup@kmllawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com/lrynard@pkh.com/mgutshall@pkh.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8